

INSTITUTION: 0000000786 - 1 NATIONAL CITY BANK

## SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D						
	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0001.02																	
LOANS ORIGINATED	12	1501	13	1497	16	1741					4	384					
APPROVED, NOT ACCEPTED																	
APP DENIED	1	134	1	96			1	4									
APP WITHDRAWN	1	127	1	156	1	144					1	156					
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0001.04																	
LOANS ORIGINATED	24	3622	25	3560	38	5848	1	30			4	281					
APPROVED, NOT ACCEPTED					2	572											
APP DENIED			2	176	1	153	1	5									
APP WITHDRAWN	1	126	1	138	1	172											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0001.05																	
LOANS ORIGINATED	3	594	12	2471	13	2429	1	188			2	128					
APPROVED, NOT ACCEPTED																	
APP DENIED	1	105			1	225											
APP WITHDRAWN			1	199													
FILES CLOSED FOR INCOMPLETENESS					1	220											
IL/MCLEAN COUNTY/0002.00																	
LOANS ORIGINATED			2	149			1	135									
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0003.01																	
LOANS ORIGINATED	9	1214	3	289	11	1200					2	175					
APPROVED, NOT ACCEPTED					1	115											
APP DENIED																	
APP WITHDRAWN	1	93	1	103	2	244											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0003.02																	
LOANS ORIGINATED	11	1685	8	1009	13	1772					1	86					
APPROVED, NOT ACCEPTED					1	35											
APP DENIED	1	84			2	284											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0004.00																	
LOANS ORIGINATED	5	523	3	392	5	528					1	62					
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0005.01																	
LOANS ORIGINATED	2	297	3	341	2	336					1	96					
APPROVED, NOT ACCEPTED																	
APP DENIED					1	234											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0005.02																	
LOANS ORIGINATED	3	359	3	260	13	1688											
APPROVED, NOT ACCEPTED																	
APP DENIED							1	17			1	17					
APP WITHDRAWN	2	194	1	87													
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0005.04																	
LOANS ORIGINATED	11	1302	8	1235	14	1630											
APPROVED, NOT ACCEPTED																	
APP DENIED					1	138	1	24									
APP WITHDRAWN					1	136											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0005.05																	
LOANS ORIGINATED	6	1163	20	4263	21	3909	1	170									
APPROVED, NOT ACCEPTED	1	207			1	199	1	85									
APP DENIED	1	257			1	252											
APP WITHDRAWN					1	176											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0011.01																	
LOANS ORIGINATED	20	2613	14	1774	23	2814											
APPROVED, NOT ACCEPTED					3	333											
APP DENIED	2	296			3	404											
APP WITHDRAWN			1	124	4	476											
FILES CLOSED FOR INCOMPLETENESS																	

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0011.03																	
LOANS ORIGINATED	7	976	15	2339	14	2147	2	183			1	110					
APPROVED, NOT ACCEPTED																	
APP DENIED	1	134	1	23													
APP WITHDRAWN	2	251			1	225					1	225					
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0011.04																	
LOANS ORIGINATED	11	1607	23	3976	39	7182	1	151			1	128					
APPROVED, NOT ACCEPTED					1	199	1	30									
APP DENIED	1	106			1	166											
APP WITHDRAWN			1	135	2	310											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0012.00																	
LOANS ORIGINATED	7	949	3	522	3	389	1	196									
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN							1	176									
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0013.01																	
LOANS ORIGINATED	4	438	4	343	5	413	1	152			3	166					
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN	1	154	1	44	2	194					1	44					
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0013.02																	
LOANS ORIGINATED	1	157	1	122	3	245											
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0013.03																	
LOANS ORIGINATED	3	262	8	509	2	171					3	131					
APPROVED, NOT ACCEPTED			1	130	1	121											
APP DENIED			1	60	2	101					2	131					
APP WITHDRAWN	1	68			3	146					1	74					
FILES CLOSED FOR INCOMPLETENESS																	

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0014.01																	
LOANS ORIGINATED	24	2670	17	1628	24	2691	5	347			4	231					
APPROVED, NOT ACCEPTED					1	32	1	30									
APP DENIED	1	132	1	123	1	87											
APP WITHDRAWN	1	175			3	222											
FILES CLOSED FOR INCOMPLETENESS	1	117															
IL/MCLEAN COUNTY/0014.02																	
LOANS ORIGINATED	5	808	10	2185	17	3550	2	342			2	212					
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN					2	421											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0015.00																	
LOANS ORIGINATED	6	448	3	507	5	375											
APPROVED, NOT ACCEPTED			1	127													
APP DENIED	3	248															
APP WITHDRAWN	2	157			1	219											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0016.00																	
LOANS ORIGINATED	6	768	15	3175	17	3308					2	119					
APPROVED, NOT ACCEPTED																	
APP DENIED			1	54													
APP WITHDRAWN			2	500													
FILES CLOSED FOR INCOMPLETENESS			1	42							1	42					
IL/MCLEAN COUNTY/0017.00																	
LOANS ORIGINATED	5	396	3	232	3	356					2	122					
APPROVED, NOT ACCEPTED					1	86					1	86					
APP DENIED																	
APP WITHDRAWN	1	50															
FILES CLOSED FOR INCOMPLETENESS					1	73											
IL/MCLEAN COUNTY/0018.00																	
LOANS ORIGINATED	8	983	8	1413	17	2488	1	118			2	249					
APPROVED, NOT ACCEPTED					3	485					1	127					
APP DENIED					1	150											
APP WITHDRAWN	1	203	4	384	2	231											
FILES CLOSED FOR INCOMPLETENESS																	

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's				Number				\$000's	Number	\$000's
IL/MCLEAN COUNTY/0019.01														
LOANS ORIGINATED	7	719	4	308	6	699								
APPROVED, NOT ACCEPTED	1	70												
APP DENIED														
APP WITHDRAWN	2	183			1	109								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0019.02														
LOANS ORIGINATED	1	108	2	203	1	72								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0020.01														
LOANS ORIGINATED	12	1217	16	1820	15	1493	2	91			4	186		
APPROVED, NOT ACCEPTED														
APP DENIED	3	299	1	207	1	150					1	150		
APP WITHDRAWN	1	83			3	284					1	130		
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0020.02														
LOANS ORIGINATED	3	318			1	80								
APPROVED, NOT ACCEPTED														
APP DENIED					1	82								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0021.01														
LOANS ORIGINATED	5	515	5	950	6	781	1	20						
APPROVED, NOT ACCEPTED					1	178								
APP DENIED					3	177	1	6					2	131
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0021.02														
LOANS ORIGINATED					9	2077								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN			2	382										
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans														
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0051.00																				
LOANS ORIGINATED	15	2278	22	4722	55	10928	4	744			2	189								
APPROVED, NOT ACCEPTED			1	195	1	197														
APP DENIED			1	16	2	196							1	16						
APP WITHDRAWN	1	137	1	125	3	720	1	417			1	417								
FILES CLOSED FOR INCOMPLETENESS			2	567																
IL/MCLEAN COUNTY/0052.01																				
LOANS ORIGINATED	1	157	1	180	4	603	1	145												
APPROVED, NOT ACCEPTED																				
APP DENIED																				
APP WITHDRAWN																				
FILES CLOSED FOR INCOMPLETENESS																				
IL/MCLEAN COUNTY/0052.02																				
LOANS ORIGINATED	6	888	2	111	10	1413														
APPROVED, NOT ACCEPTED					1	120														
APP DENIED																				
APP WITHDRAWN					1	52														
FILES CLOSED FOR INCOMPLETENESS																				
IL/MCLEAN COUNTY/0053.01																				
LOANS ORIGINATED	4	565	4	474	7	949														
APPROVED, NOT ACCEPTED			1	73																
APP DENIED							1	60												
APP WITHDRAWN																				
FILES CLOSED FOR INCOMPLETENESS																				
IL/MCLEAN COUNTY/0053.02																				
LOANS ORIGINATED	2	185			1	63	1	172												
APPROVED, NOT ACCEPTED					1	79														
APP DENIED																				
APP WITHDRAWN																				
FILES CLOSED FOR INCOMPLETENESS																				
IL/MCLEAN COUNTY/0054.00																				
LOANS ORIGINATED	14	1781	11	2097	24	3636	3	645												
APPROVED, NOT ACCEPTED					1	105														
APP DENIED	1	99	1	136	2	325	1	12			2	256								
APP WITHDRAWN	1	143	1	136	4	643					2	307								
FILES CLOSED FOR INCOMPLETENESS																				

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	Home Purchase Loans				Refinancings	Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional													
	A		B		C		D				E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0055.01																
LOANS ORIGINATED	7	711	2	175	8	823					1	80				
APPROVED, NOT ACCEPTED					1	17										
APP DENIED	1	45			2	241										
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0055.02																
LOANS ORIGINATED	3	437	2	204	6	922										
APPROVED, NOT ACCEPTED							1	106								
APP DENIED			1	118												
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0056.01																
LOANS ORIGINATED	1	38														
APPROVED, NOT ACCEPTED																
APP DENIED					1	100										
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0056.02																
LOANS ORIGINATED	2	222	1	96	4	201					1	55				
APPROVED, NOT ACCEPTED																
APP DENIED																
APP WITHDRAWN	1	149			2	239										
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0057.00																
LOANS ORIGINATED	12	1283	4	375	11	1587					3	182				
APPROVED, NOT ACCEPTED																
APP DENIED					1	148										
APP WITHDRAWN	1	87	1	189	2	226					1	63				
FILES CLOSED FOR INCOMPLETENESS																
MSA/MD(TOTAL)																
LOANS ORIGINATED	288	36757	300	45906	486	73537	29	3829			46	3372				
APPROVED, NOT ACCEPTED	2	277	4	525	21	2873	4	251			2	213				
APP DENIED	17	1939	11	1009	28	3613	7	128			6	554	3	147		
APP WITHDRAWN	21	2380	19	2702	42	5589	2	593			9	1416				
FILES CLOSED FOR INCOMPLETENESS	1	117	3	609	2	293					1	42				

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A	B	C	D										
	Number	\$000's	Number	\$000's				Number					\$000's	Number
INVALID GEOGRAPHIC IDENTIFIERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS														
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES														
LOANS ORIGINATED	11701	2305294	11206	2449924	28910	5961093	1648	301822			5105	948650	1744	265161
APPROVED, NOT ACCEPTED	255	47933	598	145863	2518	476503	167	22171			404	80065	121	20471
APP DENIED	877	157407	858	175344	4220	797439	615	48555			842	145793	386	37901
APP WITHDRAWN	1932	385464	2774	669908	7783	1766625	394	100286			1603	334318	589	90527
FILES CLOSED FOR INCOMPLETENESS	302	65910	896	233469	2038	488350	142	35458			411	84164	135	22697
INVALID MSA/MD NUMBERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

MSA/MD (TOTAL)

INVALID GEOGRAPHIC IDENTIFIERS 2/

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SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

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CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
	4	534	54	11376	104	20844					19	3133	1	183

INVALID MSA/MD NUMBERS 2/

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN	2	341	1	168											39	7004		
BLACK OR AFRICAN AMERICAN	3	471	4	599											31	4762		
NAT HAWAIIAN/OTHER PACIFIC ISLND															1	276		
WHITE	60	9175	65	9461	3	688									785	114719		
2 OR MORE MINORITY RACES															2	573		
JOINT (WHITE/MINORITY RACE)	1	18	2	247											6	716		
RACE NOT AVAILABLE 6/	4	596	4	486											40	5615		
ETHNICITY 7/																		
HISPANIC OR LATINO	1	128													16	1744		
NOT HISPANIC OR LATINO	64	9665	73	10501	3	688									842	125501		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	212	1	166											7	1091		
ETHNICITY NOT AVAILABLE 6/	4	596	2	294											39	5329		
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	58	8835	64	9295	3	688									760	111566		
OTHERS, INCLUDING HISPANIC	8	1170	8	1180											102	16166		
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	11	991	6	448											93	7994		
50-79% OF MSA/MD MEDIAN	11	1482	19	2192											211	24613		
80-99% OF MSA/MD MEDIAN	9	973	16	2197											136	19182		
100-119% OF MSA/MD MEDIAN	9	1329	13	2090	1	174									117	16971		
120% OR MORE OF MSA/MD MEDIAN	25	5160	15	2895	2	514									308	59343		
INCOME NOT AVAILABLE 6/	5	666	7	1139											39	5562		
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	28	5147	33	4616											337	53892		
10-19% MINORITY	27	3463	25	3758	1	214									368	50879		
20-49% MINORITY	15	1991	18	2587	2	474									199	28894		
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME															3	284		
MODERATE INCOME	15	1894	23	3030	2	474									217	29181		
MIDDLE INCOME	30	3619	34	4699											426	54850		
UPPER INCOME	25	5088	19	3232	1	214									258	49350		
TOTAL 14/	70	10601	76	10961	3	688									904	133665		

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/	65		61		3										870	2		
REPORTED PRICING DATA	5		15												32			
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99	5	NA	15	NA		NA		NA		NA		NA		NA	30	NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA	2	NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN	3.45		3.27												3.31			
MEDIAN	3.34		3.15												3.19			
HOEPA LOANS 17/																		

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S
NO REPORTED PRICING DATA 15/	10321		9076		688										130850	70		
REPORTED PRICING DATA	280		1885												2745			
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99	280	NA	1885	NA	NA		NA		NA		NA		NA		2619	NA		NA
4 - 4.99		NA		NA	NA		NA		NA		NA		NA		126	NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/	3.39		3.29												3.28			
MEDIAN 31/	3.34		3.18												3.15			
HOEPA LOANS 17/																		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	3	422	3	422								
MALE	2	305	2	305								
FEMALE	1	117	1	117								
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	13	1587	12	1506			1	81				
MALE	6	661	6	661								
FEMALE	3	314	2	233			1	81				
JOINT (MALE/FEMALE)	4	612	4	612								
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	284	35830	250	31926	2	277	12	1350	19	2160	1	117
MALE	96	11254	85	10147			6	631	4	359	1	117
FEMALE	57	6342	46	5190	1	70	1	112	9	970		
JOINT (MALE/FEMALE)	131	18234	119	16589	1	207	5	607	6	831		
2 OR MORE MINORITY RACES (TOTAL)	1	177	1	177								
MALE	1	177	1	177								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	5	835	4	578			1	257				
MALE												
FEMALE	2	288	2	288								
JOINT (MALE/FEMALE)	3	547	2	290			1	257				
RACE NOT AVAILABLE (TOTAL) 6/	23	2619	18	2148			3	251	2	220		
MALE	4	489	2	275			1	77	1	137		
FEMALE	7	683	6	599			1	84				
JOINT (MALE/FEMALE)	10	1167	8	994			1	90	1	83		

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	7	826	6	735					1	91		
MALE	2	170	2	170								
FEMALE	1	139	1	139								
JOINT (MALE/FEMALE)	4	517	3	426					1	91		
NOT HISPANIC OR LATINO (TOTAL)	297	37626	261	33518	2	277	14	1508	19	2206	1	117
MALE	104	12307	91	10986			7	708	5	496	1	117
FEMALE	64	7114	52	5881	1	70	2	193	9	970		
JOINT (MALE/FEMALE)	129	18205	118	16651	1	207	5	607	5	740		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	5	671	4	414			1	257				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	671	4	414			1	257				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	20	2347	17	2090			2	174	1	83		
MALE	3	409	3	409								
FEMALE	5	491	4	407			1	84				
JOINT (MALE/FEMALE)	10	1167	8	994			1	90	1	83		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	272	34456	239	30643	2	277	12	1350	18	2069	1	117
MALE	93	10950	82	9843			6	631	4	359	1	117
FEMALE	56	6203	45	5051	1	70	1	112	9	970		
JOINT (MALE/FEMALE)	123	17303	112	15749	1	207	5	607	5	740		
OTHERS, INCLUDING HISPANIC (TOTAL)	33	4261	30	3832			2	338	1	91		
MALE	11	1313	11	1313								
FEMALE	7	858	6	777			1	81				
JOINT (MALE/FEMALE)	15	2090	13	1742			1	257	1	91		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	73	6550	51	4508	1	70	8	815	13	1157		
50-79% OF MSA/MD MEDIAN	124	14721	114	13544			6	571	3	489	1	117
80-99% OF MSA/MD MEDIAN	62	8794	59	8389					3	405		
100-119% OF MSA/MD MEDIAN	32	4806	30	4424	1	207			1	175		
120% OR MORE OF MSA/MD MEDIAN	35	6355	31	5648			3	553	1	154		
INCOME NOT AVAILABLE 6/	3	244	3	244								
TOTAL 14/	329	41470	288	36757	2	277	17	1939	21	2380	1	117

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	15	2559	13	2286					2	273		
MALE	10	1597	8	1324					2	273		
FEMALE	2	380	2	380								
JOINT (MALE/FEMALE)	3	582	3	582								
BLACK OR AFRICAN AMERICAN (TOTAL)	11	1822	10	1698					1	124		
MALE	6	869	6	869								
FEMALE	1	236	1	236								
JOINT (MALE/FEMALE)	4	717	3	593					1	124		
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	296	44110	264	39834	4	525	10	993	15	2149	3	609
MALE	73	9440	62	8427			6	501	4	470	1	42
FEMALE	71	8510	66	7888			1	136	4	486		
JOINT (MALE/FEMALE)	152	26160	136	23519	4	525	3	356	7	1193	2	567
2 OR MORE MINORITY RACES (TOTAL)	1	396	1	396								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	396	1	396								
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	389	4	389								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	389	4	389								
RACE NOT AVAILABLE (TOTAL) 6/	10	1475	8	1303			1	16	1	156		
MALE	4	505	3	349					1	156		
FEMALE	1	16					1	16				
JOINT (MALE/FEMALE)	5	954	5	954								

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	6	701	4	391					2	310		
MALE	3	240	2	153					1	87		
FEMALE	2	321	1	98					1	223		
JOINT (MALE/FEMALE)	1	140	1	140								
NOT HISPANIC OR LATINO (TOTAL)	322	48716	289	44353	4	525	10	993	16	2236	3	609
MALE	86	11666	74	10467			6	501	5	656	1	42
FEMALE	72	8805	68	8406			1	136	3	263		
JOINT (MALE/FEMALE)	164	28245	147	25480	4	525	3	356	8	1317	2	567
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	212	1	212								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	212	1	212								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	8	1122	6	950			1	16	1	156		
MALE	4	505	3	349					1	156		
FEMALE	1	16					1	16				
JOINT (MALE/FEMALE)	3	601	3	601								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	289	43197	259	39231	4	525	10	993	13	1839	3	609
MALE	70	9200	60	8274			6	501	3	383	1	42
FEMALE	69	8189	65	7790			1	136	3	263		
JOINT (MALE/FEMALE)	150	25808	134	23167	4	525	3	356	7	1193	2	567
OTHERS, INCLUDING HISPANIC (TOTAL)	38	6079	33	5372					5	707		
MALE	19	2706	16	2346					3	360		
FEMALE	5	937	4	714					1	223		
JOINT (MALE/FEMALE)	14	2436	13	2312					1	124		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	43	3519	35	2890			5	334	3	295		
50-79% OF MSA/MD MEDIAN	64	7531	59	6887	2	322	1	123	2	199		
80-99% OF MSA/MD MEDIAN	48	6499	44	5982	1	130			3	387		
100-119% OF MSA/MD MEDIAN	50	7440	42	6231			2	196	6	1013		
120% OR MORE OF MSA/MD MEDIAN	130	25611	118	23765	1	73	3	356	5	808	3	609
INCOME NOT AVAILABLE 6/	2	151	2	151								
TOTAL 14/	337	50751	300	45906	4	525	11	1009	19	2702	3	609

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	28	5294	26	4805	1	352			1	137		
MALE	12	2080	12	2080								
FEMALE												
JOINT (MALE/FEMALE)	16	3214	14	2725	1	352			1	137		
BLACK OR AFRICAN AMERICAN (TOTAL)	23	3270	18	2844	2	189	2	187	1	50		
MALE	12	1479	9	1272	1	86	1	71	1	50		
FEMALE	6	932	5	816			1	116				
JOINT (MALE/FEMALE)	5	859	4	756	1	103						
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)	1	276	1	276								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	276	1	276								
WHITE (TOTAL)	497	72681	416	62089	17	2189	24	3144	38	4966	2	293
MALE	107	14247	86	11853	6	714	4	414	10	1193	1	73
FEMALE	92	10407	71	8214	4	546	7	699	10	948		
JOINT (MALE/FEMALE)	298	48027	259	42022	7	929	13	2031	18	2825	1	220
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	3	464	2	212			1	252				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	464	2	212			1	252				
RACE NOT AVAILABLE (TOTAL) 6/	27	3920	23	3311	1	143	1	30	2	436		
MALE	2	93	1	62					1	31		
FEMALE												
JOINT (MALE/FEMALE)	17	2536	15	2363	1	143	1	30				

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	11	1335	7	746			1	82	3	507		
MALE	7	780	4	363			1	82	2	335		
FEMALE	1	91	1	91								
JOINT (MALE/FEMALE)	3	464	2	292					1	172		
NOT HISPANIC OR LATINO (TOTAL)	539	79953	451	68579	21	2873	27	3531	38	4677	2	293
MALE	125	17057	103	14842	7	800	4	403	10	939	1	73
FEMALE	96	11165	74	8856	4	546	8	815	10	948		
JOINT (MALE/FEMALE)	318	51731	274	44881	10	1527	15	2313	18	2790	1	220
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	5	968	5	968								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	968	5	968								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	24	3649	23	3244					1	405		
MALE	1	62	1	62								
FEMALE	1	83	1	83								
JOINT (MALE/FEMALE)	14	2213	14	2213								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	480	70194	403	60191	17	2189	23	3062	35	4459	2	293
MALE	100	13467	82	11490	6	714	3	332	8	858	1	73
FEMALE	91	10316	70	8123	4	546	7	699	10	948		
JOINT (MALE/FEMALE)	289	46411	251	40578	7	929	13	2031	17	2653	1	220
OTHERS, INCLUDING HISPANIC (TOTAL)	71	11607	59	9851	3	541	4	521	5	694		
MALE	31	4339	25	3715	1	86	2	153	3	385		
FEMALE	7	1023	6	907			1	116				
JOINT (MALE/FEMALE)	33	6245	28	5229	2	455	1	252	2	309		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	41	2971	28	2283	2	147	3	82	8	459		
50-79% OF MSA/MD MEDIAN	92	10451	74	8376	4	532	7	772	7	771		
80-99% OF MSA/MD MEDIAN	78	10442	63	8434	2	222	7	1049	6	737		
100-119% OF MSA/MD MEDIAN	86	12175	68	9545	7	938	3	356	8	1336		
120% OR MORE OF MSA/MD MEDIAN	227	41686	206	37901	3	358	8	1354	9	1853	1	220
INCOME NOT AVAILABLE 6/	55	8180	47	6998	3	676			4	433	1	73
TOTAL 14/	579	85905	486	73537	21	2873	28	3613	42	5589	2	293

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	2	53	1	48			1	5				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	53	1	48			1	5				
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	38	4671	28	3781	4	251	4	46	2	593		
MALE	7	812	3	648	2	136	2	28				
FEMALE	7	474	6	468			1	6				
JOINT (MALE/FEMALE)	24	3385	19	2665	2	115	1	12	2	593		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	77					2	77				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	5					1	5				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	5					1	5				
NOT HISPANIC OR LATINO (TOTAL)	37	4659	28	3781	4	251	3	34	2	593		
MALE	7	812	3	648	2	136	2	28				
FEMALE	7	474	6	468			1	6				
JOINT (MALE/FEMALE)	23	3373	19	2665	2	115			2	593		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	48	1	48								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	48	1	48								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	89					3	89				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	12					1	12				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	37	4659	28	3781	4	251	3	34	2	593		
MALE	7	812	3	648	2	136	2	28				
FEMALE	7	474	6	468			1	6				
JOINT (MALE/FEMALE)	23	3373	19	2665	2	115			2	593		
OTHERS, INCLUDING HISPANIC (TOTAL)	2	53	1	48			1	5				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	53	1	48			1	5				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	127	2	117			2	10				
50-79% OF MSA/MD MEDIAN	7	644	5	526	1	106	1	12				
80-99% OF MSA/MD MEDIAN	3	344	1	138	1	30			1	176		
100-119% OF MSA/MD MEDIAN	9	709	8	649			1	60				
120% OR MORE OF MSA/MD MEDIAN	19	2977	13	2399	2	115	3	46	1	417		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	42	4801	29	3829	4	251	7	128	2	593		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	107	1	107								
MALE	1	107	1	107								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	6	484	4	327	1	86	1	71				
MALE	6	484	4	327	1	86	1	71				
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	52	4657	38	2762	1	127	4	466	8	1260	1	42
MALE	18	1441	13	918			2	180	2	301	1	42
FEMALE	8	804	5	467	1	127	1	136	1	74		
JOINT (MALE/FEMALE)	26	2412	20	1377			1	150	5	885		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	54	2	54								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	54	2	54								
RACE NOT AVAILABLE (TOTAL) 6/	3	295	1	122			1	17	1	156		
MALE	1	156							1	156		
FEMALE												
JOINT (MALE/FEMALE)	1	122	1	122								

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	171	2	171								
MALE	2	171	2	171								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	59	5131	43	3079	2	213	5	537	8	1260	1	42
MALE	23	1861	16	1181	1	86	3	251	2	301	1	42
FEMALE	8	804	5	467	1	127	1	136	1	74		
JOINT (MALE/FEMALE)	28	2466	22	1431			1	150	5	885		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	295	1	122			1	17	1	156		
MALE	1	156							1	156		
FEMALE												
JOINT (MALE/FEMALE)	1	122	1	122								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	50	4486	36	2591	1	127	4	466	8	1260	1	42
MALE	16	1270	11	747			2	180	2	301	1	42
FEMALE	8	804	5	467	1	127	1	136	1	74		
JOINT (MALE/FEMALE)	26	2412	20	1377			1	150	5	885		
OTHERS, INCLUDING HISPANIC (TOTAL)	11	816	9	659	1	86	1	71				
MALE	9	762	7	605	1	86	1	71				
FEMALE												
JOINT (MALE/FEMALE)	2	54	2	54								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	29	1	29								
50-79% OF MSA/MD MEDIAN	8	639	6	446					2	193		
80-99% OF MSA/MD MEDIAN	5	458	5	458								
100-119% OF MSA/MD MEDIAN	12	1104	5	282			4	387	3	435		
120% OR MORE OF MSA/MD MEDIAN	35	3087	27	2004	1	86	2	167	4	788	1	42
INCOME NOT AVAILABLE 6/	3	280	2	153	1	127						
TOTAL 14/	64	5597	46	3372	2	213	6	554	9	1416	1	42

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2	131					2	131				
MALE	1	125					1	125				
FEMALE	1	6					1	6				
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	16					1	16				
MALE												
FEMALE	1	16					1	16				
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	2	131					2	131				
MALE	1	125					1	125				
FEMALE	1	6					1	6				
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	16					1	16				
MALE												
FEMALE	1	16					1	16				
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2	131					2	131				
MALE	1	125					1	125				
FEMALE	1	6					1	6				
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	22					2	22				
50-79% OF MSA/MD MEDIAN	1	125					1	125				
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	3	147					3	147				

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	4	313	3	232			1	81				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	64	5838	45	4037	1	70	6	657	12	1074		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	399	3	239			1	77	1	83		
ETHNICITY 7/												
HISPANIC OR LATINO	4	372	3	281					1	91		
NOT HISPANIC OR LATINO	65	5844	45	3976	1	70	8	815	11	983		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	96	1	96								
ETHNICITY NOT AVAILABLE 6/	3	238	2	155					1	83		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	59	5370	41	3660	1	70	6	657	11	983		
OTHERS, INCLUDING HISPANIC	9	781	7	609			1	81	1	91		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	254	2	254								
BLACK OR AFRICAN AMERICAN	4	451	4	451								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	106	12687	99	11821			4	397	2	352	1	117
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	179	1	179								
RACE NOT AVAILABLE 6/	11	1150	8	839			2	174	1	137		
ETHNICITY 7/												
HISPANIC OR LATINO	2	244	2	244								
NOT HISPANIC OR LATINO	110	13182	102	12179			4	397	3	489	1	117
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	256	2	256								
ETHNICITY NOT AVAILABLE 6/	10	1039	8	865			2	174				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	101	12053	94	11187			4	397	2	352	1	117
OTHERS, INCLUDING HISPANIC	11	1384	11	1384								

## DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	3	483	3	483								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	53	7409	50	7004					3	405		
2 OR MORE MINORITY RACES	1	177	1	177								
JOINT (WHITE/MINORITY RACE)	2	290	2	290								
RACE NOT AVAILABLE 6/	3	435	3	435								
ETHNICITY 7/												
HISPANIC OR LATINO	1	210	1	210								
NOT HISPANIC OR LATINO	58	8149	55	7744					3	405		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	435	3	435								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	52	7199	49	6794					3	405		
OTHERS, INCLUDING HISPANIC	7	1160	7	1160								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	168	1	168								
BLACK OR AFRICAN AMERICAN	2	340	2	340								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	28	4158	26	3776	1	207			1	175		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	140	1	140								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	31	4666	29	4284	1	207			1	175		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	140	1	140								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	28	4158	26	3776	1	207			1	175		
OTHERS, INCLUDING HISPANIC	3	508	3	508								

## DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	30	5494	27	5044			2	296	1	154		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	366	1	109			1	257				
RACE NOT AVAILABLE 6/	3	495	3	495								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	31	5603	28	5153			2	296	1	154		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	257					1	257				
ETHNICITY NOT AVAILABLE 6/	3	495	3	495								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	30	5494	27	5044			2	296	1	154		
OTHERS, INCLUDING HISPANIC	2	366	1	109			1	257				
TOTAL 14/	329	41470	288	36757	2	277	17	1939	21	2380	1	117

## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	41	3378	34	2765			4	318	3	295		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	141	1	125			1	16				
ETHNICITY 7/												
HISPANIC OR LATINO	2	143	1	56					1	87		
NOT HISPANIC OR LATINO	39	3235	33	2709			4	318	2	208		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	141	1	125			1	16				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	39	3235	33	2709			4	318	2	208		
OTHERS, INCLUDING HISPANIC	2	143	1	56					1	87		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	158	1	158								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	62	7255	57	6611	2	322	1	123	2	199		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	118	1	118								
ETHNICITY 7/												
HISPANIC OR LATINO	2	195	2	195								
NOT HISPANIC OR LATINO	61	7218	56	6574	2	322	1	123	2	199		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	118	1	118								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	60	7060	55	6416	2	322	1	123	2	199		
OTHERS, INCLUDING HISPANIC	3	353	3	353								

## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	4	730	3	592					1	138		
BLACK OR AFRICAN AMERICAN	2	223	1	99					1	124		
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	38	5095	36	4840	1	130			1	125		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	137	1	137								
RACE NOT AVAILABLE 6/	3	314	3	314								
ETHNICITY 7/												
HISPANIC OR LATINO	1	140	1	140								
NOT HISPANIC OR LATINO	45	6158	41	5641	1	130			3	387		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	201	2	201								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	37	4955	35	4700	1	130			1	125		
OTHERS, INCLUDING HISPANIC	8	1230	6	968					2	262		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	480	2	345					1	135		
BLACK OR AFRICAN AMERICAN	4	533	4	533								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	40	6225	33	5151			2	196	5	878		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	54	2	54								
RACE NOT AVAILABLE 6/	1	148	1	148								
ETHNICITY 7/												
HISPANIC OR LATINO	1	223							1	223		
NOT HISPANIC OR LATINO	47	6857	40	5871			2	196	5	790		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	212	1	212								
ETHNICITY NOT AVAILABLE 6/	1	148	1	148								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	38	5790	32	4939			2	196	4	655		
OTHERS, INCLUDING HISPANIC	11	1502	9	1144					2	358		

## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	7	1191	7	1191								
BLACK OR AFRICAN AMERICAN	5	1066	5	1066								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	113	22006	102	20316	1	73	3	356	4	652	3	609
2 OR MORE MINORITY RACES	1	396	1	396								
JOINT (WHITE/MINORITY RACE)	1	198	1	198								
RACE NOT AVAILABLE 6/	3	754	2	598					1	156		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	128	25097	117	23407	1	73	3	356	4	652	3	609
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	514	1	358					1	156		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	113	22006	102	20316	1	73	3	356	4	652	3	609
OTHERS, INCLUDING HISPANIC	14	2851	14	2851								
TOTAL 14/	337	50751	300	45906	4	525	11	1009	19	2702	3	609

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	133	1	83					1	50		
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	35	2599	25	2022	2	147	2	52	6	378		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4	239	2	178			1	30	1	31		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	38	2710	25	2022	2	147	3	82	8	459		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	261	3	261								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	35	2599	25	2022	2	147	2	52	6	378		
OTHERS, INCLUDING HISPANIC	2	133	1	83					1	50		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	5	469	4	353			1	116				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	86	9852	69	7893	4	532	6	656	7	771		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	130	1	130								
ETHNICITY 7/												
HISPANIC OR LATINO	3	274	2	192			1	82				
NOT HISPANIC OR LATINO	88	10047	71	8054	4	532	6	690	7	771		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	130	1	130								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	83	9578	67	7701	4	532	5	574	7	771		
OTHERS, INCLUDING HISPANIC	8	743	6	545			2	198				

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	4	727	4	727								
BLACK OR AFRICAN AMERICAN	2	203	2	203								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	67	8906	53	7041	1	79	7	1049	6	737		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	94	1	94								
RACE NOT AVAILABLE 6/	4	512	3	369	1	143						
ETHNICITY 7/												
HISPANIC OR LATINO	4	565	2	277					2	288		
NOT HISPANIC OR LATINO	70	9342	57	7622	2	222	7	1049	4	449		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	166	1	166								
ETHNICITY NOT AVAILABLE 6/	3	369	3	369								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	62	8175	50	6598	1	79	7	1049	4	449		
OTHERS, INCLUDING HISPANIC	12	1755	10	1467					2	288		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	8	1309	8	1309								
BLACK OR AFRICAN AMERICAN	4	650	2	476	1	103	1	71				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	70	9707	54	7251	6	835	2	285	8	1336		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	118	1	118								
RACE NOT AVAILABLE 6/	3	391	3	391								
ETHNICITY 7/												
HISPANIC OR LATINO	3	453	2	234					1	219		
NOT HISPANIC OR LATINO	80	11331	63	8920	7	938	3	356	7	1117		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	391	3	391								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	67	9254	52	7017	6	835	2	285	7	1117		
OTHERS, INCLUDING HISPANIC	16	2530	13	2137	1	103	1	71	1	219		

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	15	2906	14	2769					1	137		
BLACK OR AFRICAN AMERICAN	5	1029	4	943	1	86						
NAT HAWAIIAN/OTHER PACIFIC ISL	1	276	1	276								
WHITE	194	35091	177	32186	2	272	7	1102	7	1311	1	220
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	252					1	252				
RACE NOT AVAILABLE 6/	11	2132	10	1727					1	405		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	213	38902	193	35522	3	358	8	1354	8	1448	1	220
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	802	4	802								
ETHNICITY NOT AVAILABLE 6/	10	1982	9	1577					1	405		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	189	34105	172	31200	2	272	7	1102	7	1311	1	220
OTHERS, INCLUDING HISPANIC	26	5265	23	4790	1	86	1	252	1	137		
TOTAL 14/	579	85905	486	73537	21	2873	28	3613	42	5589	2	293

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	127	2	117			2	10				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	127	2	117			2	10				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	127	2	117			2	10				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	7	644	5	526	1	106	1	12				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	632	5	526	1	106						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	12					1	12				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	632	5	526	1	106						
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	344	1	138	1	30			1	176		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	344	1	138	1	30			1	176		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	344	1	138	1	30			1	176		
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	8	649	8	649								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	60					1	60				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	649	8	649								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	60					1	60				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	649	8	649								
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	53	1	48			1	5				
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	16	2907	12	2351	2	115	1	24	1	417		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	17					1	17				
ETHNICITY 7/												
HISPANIC OR LATINO	1	5					1	5				
NOT HISPANIC OR LATINO	16	2907	12	2351	2	115	1	24	1	417		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	48	1	48								
ETHNICITY NOT AVAILABLE 6/	1	17					1	17				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	16	2907	12	2351	2	115	1	24	1	417		
OTHERS, INCLUDING HISPANIC	2	53	1	48			1	5				
TOTAL 14/	42	4801	29	3829	4	251	7	128	2	593		

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	29	1	29								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	29	1	29								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	29	1	29								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	8	639	6	446					2	193		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	639	6	446					2	193		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	639	6	446					2	193		
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	99	1	99								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	359	4	359								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	128	1	128								
NOT HISPANIC OR LATINO	4	330	4	330								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	231	3	231								
OTHERS, INCLUDING HISPANIC	2	227	2	227								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	146	1	75			1	71				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	8	904	2	153			3	316	3	435		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	54	2	54								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	1104	5	282			4	387	3	435		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	904	2	153			3	316	3	435		
OTHERS, INCLUDING HISPANIC	4	200	3	129			1	71				

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	107	1	107								
BLACK OR AFRICAN AMERICAN	3	239	2	153	1	86						
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	28	2446	23	1622			1	150	3	632	1	42
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	295	1	122			1	17	1	156		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	32	2792	26	1882	1	86	1	150	3	632	1	42
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	295	1	122			1	17	1	156		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	28	2446	23	1622			1	150	3	632	1	42
OTHERS, INCLUDING HISPANIC	4	346	3	260	1	86						
TOTAL 14/	64	5597	46	3372	2	213	6	554	9	1416	1	42

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	6					1	6				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	16					1	16				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	6					1	6				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	16					1	16				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	6					1	6				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	125					1	125				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	125					1	125				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	125					1	125				
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	3	147					3	147				

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000000786 - 1 NATIONAL CITY BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	112	14398	102	13236			3	249	7	913		
10-19% MINORITY	138	17248	119	15037	2	277	9	1176	8	758		
20-49% MINORITY	79	9824	67	8484			5	514	6	709	1	117
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	95	10834	81	9508	1	70	4	380	8	759	1	117
MIDDLE INCOME	183	22664	163	20283			10	1091	10	1290		
UPPER INCOME	51	7972	44	6966	1	207	3	468	3	331		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	26	2371	21	2000	1	70			4	301		
20-49% MINORITY	69	8463	60	7508			4	380	4	458	1	117
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	81	9766	75	9040			2	144	4	582		
10-19% MINORITY	92	11537	81	10267			7	813	4	457		
20-49% MINORITY	10	1361	7	976			1	134	2	251		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	31	4632	27	4196			1	105	3	331		
10-19% MINORITY	20	3340	17	2770	1	207	2	363				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	329	41470	288	36757	2	277	17	1939	21	2380	1	117

## DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000000786 - 1 NATIONAL CITY BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	105	18024	89	15799	2	268	3	270	9	1120	2	567
10-19% MINORITY	147	20335	136	18898	1	130	3	363	7	944		
20-49% MINORITY	85	12392	75	11209	1	127	5	376	3	638	1	42
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	149	2	149								
MODERATE INCOME	93	12422	82	11072	2	257	5	413	3	638	1	42
MIDDLE INCOME	141	18417	125	16628	1	73	5	580	10	1136		
UPPER INCOME	101	19763	91	18057	1	195	1	16	6	928	2	567
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	149	2	149								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	24	2392	22	2202	1	130	1	60				
20-49% MINORITY	69	10030	60	8870	1	127	4	353	3	638	1	42
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	50	7017	41	5981	1	73	2	254	6	709		
10-19% MINORITY	75	9038	69	8308			2	303	4	427		
20-49% MINORITY	16	2362	15	2339			1	23				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	55	11007	48	9818	1	195	1	16	3	411	2	567
10-19% MINORITY	46	8756	43	8239					3	517		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	337	50751	300	45906	4	525	11	1009	19	2702	3	609

## DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000000786 - 1 NATIONAL CITY BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	238	37744	202	32522	8	1003	11	1467	16	2532	1	220
10-19% MINORITY	232	32110	186	26646	10	1266	15	1906	20	2219	1	73
20-49% MINORITY	109	16051	98	14369	3	604	2	240	6	838		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	125	16749	102	14301	6	989	7	518	9	868	1	73
MIDDLE INCOME	266	33509	213	26870	12	1289	16	2256	25	3094		
UPPER INCOME	188	35647	171	32366	3	595	5	839	8	1627	1	220
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	31	3070	18	2079	3	385	5	278	4	255	1	73
20-49% MINORITY	94	13679	84	12222	3	604	2	240	5	613		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	126	16567	100	13324	7	806	8	1046	11	1391		
10-19% MINORITY	125	14570	99	11399	5	483	8	1210	13	1478		
20-49% MINORITY	15	2372	14	2147					1	225		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	112	21177	102	19198	1	197	3	421	5	1141	1	220
10-19% MINORITY	76	14470	69	13168	2	398	2	418	3	486		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	579	85905	486	73537	21	2873	28	3613	42	5589	2	293

## DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000000786 - 1 NATIONAL CITY BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	20	3338	14	2550	1	106	3	89	2	593		
10-19% MINORITY	12	868	7	719	2	115	3	34				
20-49% MINORITY	10	595	8	560	1	30	1	5				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	135	1	135								
MODERATE INCOME	10	438	7	397	1	30	2	11				
MIDDLE INCOME	17	1939	11	1557	1	106	4	100	1	176		
UPPER INCOME	14	2289	10	1740	2	115	1	17	1	417		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	135	1	135								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	26	1	20			1	6				
20-49% MINORITY	8	412	6	377	1	30	1	5				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	10	1485	6	1131	1	106	2	72	1	176		
10-19% MINORITY	5	271	3	243			2	28				
20-49% MINORITY	2	183	2	183								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	10	1853	8	1419			1	17	1	417		
10-19% MINORITY	4	436	2	321	2	115						
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	42	4801	29	3829	4	251	7	128	2	593		

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000000786 - 1 NATIONAL CITY BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	22	2344	14	1157	1	127	3	273	4	787		
10-19% MINORITY	29	2245	21	1474	1	86	3	281	4	404		
20-49% MINORITY	13	1008	11	741					1	225	1	42
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	20	1217	15	884	1	86	2	131	1	74	1	42
MIDDLE INCOME	35	3289	24	1831	1	127	3	406	7	925		
UPPER INCOME	9	1091	7	657			1	17	1	417		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	9	544	5	253	1	86	2	131	1	74		
20-49% MINORITY	11	673	10	631							1	42
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	14	1381	8	628	1	127	2	256	3	370		
10-19% MINORITY	19	1573	15	1093			1	150	3	330		
20-49% MINORITY	2	335	1	110					1	225		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	8	963	6	529			1	17	1	417		
10-19% MINORITY	1	128	1	128								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	64	5597	46	3372	2	213	6	554	9	1416	1	42

DISCLOSURE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000000786 - 1 NATIONAL CITY BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	16					1	16				
10-19% MINORITY	2	131					2	131				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	131					2	131				
MIDDLE INCOME												
UPPER INCOME	1	16					1	16				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	131					2	131				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	16					1	16				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	3	147					3	147				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN					1	100													1	100
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	6	35	2	12	4	24			4	24			1	6					17	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	100													1	100
RACE NOT AVAILABLE 6/	1	25			2	50	1	25											4	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	7	35	2	10	6	30			4	20			1	5					20	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	100													1	100
ETHNICITY NOT AVAILABLE 6/					1	50	1	50											2	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	6	35	2	12	4	24			4	24			1	6					17	100
OTHERS, INCL. HISPANIC					2	100													2	100
GENDER 19/																				
MALE	3	30			3	30			3	30			1	10					10	100
FEMALE					2	67	1	33											3	100
JOINT (MALE/FEMALE)	4	40	2	20	3	30			1	10									10	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	4	33	2	17	3	25			3	25									12	100
50-79% OF MSA/MD MEDIAN	2	25			3	38	1	13	1	13			1	13					8	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN	1	33			2	67													3	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	4	27	3	20	2	13	1	7	1	7	1	7	1	7			2	13	15	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/							1	50									1	50	2	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	4	27	3	20	2	13	1	7	1	7	1	7	1	7			2	13	15	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/							1	50									1	50	2	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	4	27	3	20	2	13	1	7	1	7	1	7	1	7			2	13	15	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE	4	36	3	27	2	18					1	9					1	9	11	100
FEMALE							1	33	1	33							1	33	3	100
JOINT (MALE/FEMALE)							1	33					1	33			1	33	3	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	3	27	3	27	1	9	1	9			1	9					2	18	11	100
50-79% OF MSA/MD MEDIAN					1	100													1	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN	1	50							1	50									2	100
120% OR MORE OF MSA/MD MEDIAN							1	33					1	33			1	33	3	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN							1	50									1	50	2	100
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	6	19			9	29	11	35	1	3							4	13	31	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)									1	100									1	100
RACE NOT AVAILABLE 6/					1	100													1	100
ETHNICITY 7/																				
HISPANIC OR LATINO	1	50			1	50													2	100
NOT HISPANIC OR LATINO	5	15			9	27	12	36	2	6							5	15	33	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	5	17			8	28	11	38	1	3							4	14	29	100
OTHERS, INCL. HISPANIC	1	20			1	20	1	20	1	20							1	20	5	100
GENDER 19/																				
MALE	1	17			1	17	2	33									2	33	6	100
FEMALE	2	18			4	36	4	36									1	9	11	100
JOINT (MALE/FEMALE)	3	17			5	28	6	33	2	11							2	11	18	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	20			2	40	1	20									1	20	5	100
50-79% OF MSA/MD MEDIAN	1	13			3	38	3	38									1	13	8	100
80-99% OF MSA/MD MEDIAN	3	30			2	20	4	40	1	10									10	100
100-119% OF MSA/MD MEDIAN							1	33									2	67	3	100
120% OR MORE OF MSA/MD MEDIAN	1	11			3	33	3	33	1	11							1	11	9	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	1	50			1	50													2	100
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	2	33			3	50	1	17											6	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/							2	67									1	33	3	100
ETHNICITY 7/																				
HISPANIC OR LATINO	1	50			1	50													2	100
NOT HISPANIC OR LATINO	1	25			3	75													4	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	1	20					3	60									1	20	5	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	25			3	75													4	100
OTHERS, INCL. HISPANIC	1	50			1	50													2	100
GENDER 19/																				
MALE					2	100													2	100
FEMALE	1	50			1	50													2	100
JOINT (MALE/FEMALE)	2	50			1	25	1	25											4	100
GENDER NOT AVAILABLE 6/							2	67									1	33	3	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	33			2	67													3	100
50-79% OF MSA/MD MEDIAN	1	50					1	50											2	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN							1	100											1	100
120% OR MORE OF MSA/MD MEDIAN	1	20			2	40	1	20									1	20	5	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																	1	100	1	100
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	1	25					1	25	1	25							1	25	4	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/							1	50									1	50	2	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	20					1	20	1	20							2	40	5	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/							1	50									1	50	2	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	25					1	25	1	25							1	25	4	100
OTHERS, INCL. HISPANIC																	1	100	1	100
GENDER 19/																				
MALE	1	33					1	33									1	33	3	100
FEMALE									1	100									1	100
JOINT (MALE/FEMALE)																	1	100	1	100
GENDER NOT AVAILABLE 6/							1	50									1	50	2	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN	1	25					1	25	1	25							1	25	4	100
120% OR MORE OF MSA/MD MEDIAN							1	33									2	67	3	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	1	33			1	33	1	33											3	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/							1	50									1	50	2	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	33			1	33	1	33											3	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/							1	50									1	50	2	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	33			1	33	1	33											3	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE							1	100											1	100
FEMALE	1	25			1	25	1	25									1	25	4	100
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	25			1	25	1	25									1	25	4	100
50-79% OF MSA/MD MEDIAN							1	100											1	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	2	1	1						3.07	3.07	
BLACK OR AFRICAN AMERICAN	10	1	1						3.15	3.15	
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	178	18	16	2					3.28	3.19	
2 OR MORE MINORITY RACES	1										
JOINT (WHITE/MINORITY RACE)	4										
RACE NOT AVAILABLE 6/	13	4	4						3.24	3.21	
ETHNICITY 7/											
HISPANIC OR LATINO	6										
NOT HISPANIC OR LATINO	187	21	19	2					3.28	3.18	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3										
ETHNICITY NOT AVAILABLE 6/	12	3	3						3.15	3.20	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	169	18	16	2					3.28	3.19	
OTHERS, INCLUDING HISPANIC	26	2	2						3.11	3.11	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	37	6	5	1					3.34	3.19	
50-79% OF MSA/MD MEDIAN	78	12	11	1					3.24	3.15	
80-99% OF MSA/MD MEDIAN	46	2	2						3.17	3.17	
100-119% OF MSA/MD MEDIAN	22	1	1						3.20	3.20	
120% OR MORE OF MSA/MD MEDIAN	23	3	3						3.28	3.26	
INCOME NOT AVAILABLE 6/	2										
GENDER 19/											
MALE	59	9	8	1					3.29	3.15	
FEMALE	49	4	4						3.21	3.14	
JOINT (MALE/FEMALE)	99	11	10	1					3.26	3.19	
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	51	10	9	1					3.28	3.19	
10-19% MINORITY	101	7	7						3.26	3.19	
20-49% MINORITY	56	7	6	1					3.24	3.09	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	66	10	9	1					3.27	3.14	
MIDDLE INCOME	116	12	11	1					3.27	3.20	
UPPER INCOME	26	2	2						3.21	3.21	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	285	137	137							3.07	3.07
BLACK OR AFRICAN AMERICAN	1162	138	138							3.15	3.15
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	22820	1877	1751	126						3.25	3.19
2 OR MORE MINORITY RACES	177										
JOINT (WHITE/MINORITY RACE)	578										
RACE NOT AVAILABLE 6/	1527	441	441							3.22	3.20
ETHNICITY 7/											
HISPANIC OR LATINO	735										
NOT HISPANIC OR LATINO	24112	2236	2110	126						3.24	3.18
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	283										
ETHNICITY NOT AVAILABLE 6/	1419	357	357							3.16	3.20
MINORITY STATUS 8/											
WHITE NON-HISPANIC	21802	1877	1751	126						3.25	3.19
OTHERS, INCLUDING HISPANIC	3220	275	275							3.11	3.15
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	3430	433	380	53						3.30	3.13
50-79% OF MSA/MD MEDIAN	9264	1238	1165	73						3.21	3.15
80-99% OF MSA/MD MEDIAN	6433	279	279							3.17	3.19
100-119% OF MSA/MD MEDIAN	3196	140	140							3.20	3.20
120% OR MORE OF MSA/MD MEDIAN	4069	503	503							3.27	3.26
INCOME NOT AVAILABLE 6/	157										
GENDER 19/											
MALE	7077	904	831	73						3.27	3.15
FEMALE	5617	395	395							3.20	3.07
JOINT (MALE/FEMALE)	13755	1294	1241	53						3.22	3.19
GENDER NOT AVAILABLE 6/	100										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	6711	1201	1128	73						3.24	3.18
10-19% MINORITY	12675	742	742							3.25	3.19
20-49% MINORITY	7163	650	597	53						3.18	3.07
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	7868	908	855	53						3.23	3.13
MIDDLE INCOME	14510	1473	1400	73						3.24	3.20
UPPER INCOME	4171	212	212							3.20	3.18

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	1									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	22									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	1									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	23									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	1									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	22									
OTHERS, INCLUDING HISPANIC	1									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1									
50-79% OF MSA/MD MEDIAN	9									
80-99% OF MSA/MD MEDIAN	4									
100-119% OF MSA/MD MEDIAN	4									
120% OR MORE OF MSA/MD MEDIAN	5									
INCOME NOT AVAILABLE 6/	1									
GENDER 19/										
MALE	15									
FEMALE										
JOINT (MALE/FEMALE)	8									
GENDER NOT AVAILABLE 6/	1									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	9									
10-19% MINORITY	11									
20-49% MINORITY	4									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	5									
MIDDLE INCOME	12									
UPPER INCOME	7									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	206									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	3429									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	180									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	3635									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	180									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3429									
OTHERS, INCLUDING HISPANIC	206									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	86									
50-79% OF MSA/MD MEDIAN	1256									
80-99% OF MSA/MD MEDIAN	651									
100-119% OF MSA/MD MEDIAN	659									
120% OR MORE OF MSA/MD MEDIAN	1076									
INCOME NOT AVAILABLE 6/	87									
GENDER 19/										
MALE	2183									
FEMALE										
JOINT (MALE/FEMALE)	1452									
GENDER NOT AVAILABLE 6/	180									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1524									
10-19% MINORITY	1620									
20-49% MINORITY	671									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	732									
MIDDLE INCOME	1682									
UPPER INCOME	1401									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	12										
BLACK OR AFRICAN AMERICAN	6										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	225	6	6							3.17	3.13
2 OR MORE MINORITY RACES	1										
JOINT (WHITE/MINORITY RACE)	2										
RACE NOT AVAILABLE 6/	8										
ETHNICITY 7/											
HISPANIC OR LATINO	4										
NOT HISPANIC OR LATINO	243	6	6							3.17	3.13
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	6										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	220	6	6							3.17	3.13
OTHERS, INCLUDING HISPANIC	26										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	28	6	6							3.17	3.13
50-79% OF MSA/MD MEDIAN	50										
80-99% OF MSA/MD MEDIAN	38										
100-119% OF MSA/MD MEDIAN	35										
120% OR MORE OF MSA/MD MEDIAN	101										
INCOME NOT AVAILABLE 6/	2										
GENDER 19/											
MALE	61	3	3							3.08	3.04
FEMALE	60	3	3							3.26	3.34
JOINT (MALE/FEMALE)	133										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	80										
10-19% MINORITY	113	3	3							3.08	3.04
20-49% MINORITY	61	3	3							3.26	3.34
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	1										
MODERATE INCOME	62	3	3							3.21	3.19
MIDDLE INCOME	105	3	3							3.13	3.04
UPPER INCOME	86										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
			3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	2179									
BLACK OR AFRICAN AMERICAN	1387									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	37615	373	373						3.18	3.19
2 OR MORE MINORITY RACES	396									
JOINT (WHITE/MINORITY RACE)	335									
RACE NOT AVAILABLE 6/	1303									
ETHNICITY 7/										
HISPANIC OR LATINO	391									
NOT HISPANIC OR LATINO	41662	373	373						3.18	3.19
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	212									
ETHNICITY NOT AVAILABLE 6/	950									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	37012	373	373						3.18	3.19
OTHERS, INCLUDING HISPANIC	4900									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	2488	373	373						3.18	3.19
50-79% OF MSA/MD MEDIAN	6378									
80-99% OF MSA/MD MEDIAN	5681									
100-119% OF MSA/MD MEDIAN	5931									
120% OR MORE OF MSA/MD MEDIAN	22586									
INCOME NOT AVAILABLE 6/	151									
GENDER 19/										
MALE	9876	148	148						3.08	3.04
FEMALE	7798	225	225						3.26	3.34
JOINT (MALE/FEMALE)	25541									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	15246									
10-19% MINORITY	17545	148	148						3.08	3.04
20-49% MINORITY	10424	225	225						3.26	3.34
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	119									
MODERATE INCOME	10015	193	193						3.21	3.19
MIDDLE INCOME	15333	180	180						3.16	3.04
UPPER INCOME	17748									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	1										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	10										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	11										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	10										
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	3										
80-99% OF MSA/MD MEDIAN	3										
100-119% OF MSA/MD MEDIAN	3										
120% OR MORE OF MSA/MD MEDIAN	2										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	3										
FEMALE	1										
JOINT (MALE/FEMALE)	7										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	3										
10-19% MINORITY	5										
20-49% MINORITY	3										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	1										
MODERATE INCOME	4										
MIDDLE INCOME	4										
UPPER INCOME	2										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	PRICING DATA	PRICING DATA	5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN 30/	MEDIAN 31/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	51									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	214									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	265									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	214									
OTHERS, INCLUDING HISPANIC	51									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	63									
80-99% OF MSA/MD MEDIAN	48									
100-119% OF MSA/MD MEDIAN	73									
120% OR MORE OF MSA/MD MEDIAN	81									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	69									
FEMALE	14									
JOINT (MALE/FEMALE)	182									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	67									
10-19% MINORITY	137									
20-49% MINORITY	61									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	30									
MODERATE INCOME	112									
MIDDLE INCOME	93									
UPPER INCOME	30									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	2										
BLACK OR AFRICAN AMERICAN	7										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	89	8	8						3.20	3.10	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	5										
ETHNICITY 7/											
HISPANIC OR LATINO	3										
NOT HISPANIC OR LATINO	93	8	8						3.20	3.10	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	6										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	85	8	8						3.20	3.10	
OTHERS, INCLUDING HISPANIC	13										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	6										
50-79% OF MSA/MD MEDIAN	25	4	4						3.19	3.13	
80-99% OF MSA/MD MEDIAN	16	2	2						3.05	3.05	
100-119% OF MSA/MD MEDIAN	20										
120% OR MORE OF MSA/MD MEDIAN	21	2	2						3.37	3.37	
INCOME NOT AVAILABLE 6/	15										
GENDER 19/											
MALE	27	2	2						3.11	3.11	
FEMALE	22	2	2						3.24	3.24	
JOINT (MALE/FEMALE)	54	4	4						3.22	3.08	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	40	3	3						3.21	3.14	
10-19% MINORITY	43	3	3						3.30	3.12	
20-49% MINORITY	20	2	2						3.03	3.03	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	27	3	3						3.04	3.03	
MIDDLE INCOME	53	5	5						3.29	3.14	
UPPER INCOME	23										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S	
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ MEDIAN 31/		
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	441										
BLACK OR AFRICAN AMERICAN	892										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	12379	933	933						3.21	3.12	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	728										
ETHNICITY 7/											
HISPANIC OR LATINO	422										
NOT HISPANIC OR LATINO	13041	933	933						3.21	3.12	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	166										
ETHNICITY NOT AVAILABLE 6/	811										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	11791	933	933						3.21	3.12	
OTHERS, INCLUDING HISPANIC	1921										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	453										
50-79% OF MSA/MD MEDIAN	2978	443	443						3.18	3.12	
80-99% OF MSA/MD MEDIAN	2405	161	161						3.06	3.07	
100-119% OF MSA/MD MEDIAN	3086										
120% OR MORE OF MSA/MD MEDIAN	3552	329	329						3.34	3.03	
INCOME NOT AVAILABLE 6/	1966										
GENDER 19/											
MALE	3726	212	212						3.11	3.08	
FEMALE	2683	211	211						3.23	3.07	
JOINT (MALE/FEMALE)	8031	510	510						3.25	3.12	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	6002	313	313						3.21	3.14	
10-19% MINORITY	5813	390	390						3.33	3.12	
20-49% MINORITY	2625	230	230						3.03	3.03	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	3406	340	340						3.04	3.03	
MIDDLE INCOME	7120	593	593						3.31	3.14	
UPPER INCOME	3914										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	2										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	11										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	3										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	13										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	3										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	11										
OTHERS, INCLUDING HISPANIC	2										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/	15										
GENDER 19/											
MALE	4										
FEMALE											
JOINT (MALE/FEMALE)	11										
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	4										
10-19% MINORITY	7										
20-49% MINORITY	5										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	5										
MIDDLE INCOME	7										
UPPER INCOME	4										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/	\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	397										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	1825										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	408										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2222										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	408										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1825										
OTHERS, INCLUDING HISPANIC	397										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	157										
INCOME NOT AVAILABLE 6/	2473										
GENDER 19/											
MALE	608										
FEMALE											
JOINT (MALE/FEMALE)	2000										
GENDER NOT AVAILABLE 6/	22										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	597										
10-19% MINORITY	1163										
20-49% MINORITY	870										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	870										
MIDDLE INCOME	920										
UPPER INCOME	840										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ #
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	24										
BLACK OR AFRICAN AMERICAN	8										
NAT HAWAIIAN/OTHER PACIFIC ISL	1										
WHITE	279	4	3	1					3.78	3.73	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1	1	1						3.09	3.09	
RACE NOT AVAILABLE 6/	13										
ETHNICITY 7/											
HISPANIC OR LATINO	2										
NOT HISPANIC OR LATINO	308	5	4	1					3.64	3.62	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4										
ETHNICITY NOT AVAILABLE 6/	12										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	272	4	3	1					3.78	3.73	
OTHERS, INCLUDING HISPANIC	40	1	1						3.09	3.09	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	20	2	2						3.43	3.43	
50-79% OF MSA/MD MEDIAN	44	1		1					4.40	4.40	
80-99% OF MSA/MD MEDIAN	41	1	1						3.09	3.09	
100-119% OF MSA/MD MEDIAN	45										
120% OR MORE OF MSA/MD MEDIAN	162	1	1						3.84	3.84	
INCOME NOT AVAILABLE 6/	14										
GENDER 19/											
MALE	67	2	1	1					4.12	4.12	
FEMALE	49	2	2						3.43	3.43	
JOINT (MALE/FEMALE)	205	1	1						3.09	3.09	
GENDER NOT AVAILABLE 6/	5										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	140	1	1						3.84	3.84	
10-19% MINORITY	123	2	2						3.17	3.17	
20-49% MINORITY	63	2	1	1					4.01	4.01	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	60	2	1	1					4.01	4.01	
MIDDLE INCOME	132	2	2						3.17	3.17	
UPPER INCOME	134	1	1						3.84	3.84	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	4364									
BLACK OR AFRICAN AMERICAN	1488									
NAT HAWAIIAN/OTHER PACIFIC ISL	276									
WHITE	45016	373	303	70					3.88	3.84
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	118	94	94						3.09	3.09
RACE NOT AVAILABLE 6/	1988									
ETHNICITY 7/										
HISPANIC OR LATINO	153									
NOT HISPANIC OR LATINO	50457	467	397	70					3.72	3.84
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	802									
ETHNICITY NOT AVAILABLE 6/	1838									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	43877	373	303	70					3.88	3.84
OTHERS, INCLUDING HISPANIC	7201	94	94						3.09	3.09
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1761	69	69						3.48	3.62
50-79% OF MSA/MD MEDIAN	4885	70		70					4.40	4.40
80-99% OF MSA/MD MEDIAN	5409	94	94						3.09	3.09
100-119% OF MSA/MD MEDIAN	6360									
120% OR MORE OF MSA/MD MEDIAN	32455	234	234						3.84	3.84
INCOME NOT AVAILABLE 6/	2380									
GENDER 19/										
MALE	9941	304	234	70					3.97	3.84
FEMALE	6052	69	69						3.48	3.62
JOINT (MALE/FEMALE)	36458	94	94						3.09	3.09
GENDER NOT AVAILABLE 6/	799									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	24357	234	234						3.84	3.84
10-19% MINORITY	18700	119	119						3.12	3.09
20-49% MINORITY	10193	114	44	70					4.10	4.40
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	9344	114	44	70					4.10	4.40
MIDDLE INCOME	17169	119	119						3.12	3.09
UPPER INCOME	26737	234	234						3.84	3.84

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	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	9											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN	7											
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE												
FEMALE	1											
JOINT (MALE/FEMALE)	8											
GENDER NOT AVAILABLE 6/	1											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	5											
10-19% MINORITY	2											
20-49% MINORITY	3											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3											
MIDDLE INCOME	3											
UPPER INCOME	4											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA	
	PRICING DATA	PRICING DATA	5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN 30/	MEDIAN 31/	LOANS 17/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S			\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	273										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	65										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	273										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	65										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	273										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	44										
120% OR MORE OF MSA/MD MEDIAN	268										
INCOME NOT AVAILABLE 6/	26										
GENDER 19/											
MALE											
FEMALE	15										
JOINT (MALE/FEMALE)	258										
GENDER NOT AVAILABLE 6/	65										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	188										
10-19% MINORITY	55										
20-49% MINORITY	95										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	95										
MIDDLE INCOME	140										
UPPER INCOME	103										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ #
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	13										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	13										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	13										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	2										
120% OR MORE OF MSA/MD MEDIAN	10										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE	2										
JOINT (MALE/FEMALE)	10										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	8										
10-19% MINORITY	3										
20-49% MINORITY	2										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	6										
UPPER INCOME	6										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA	
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/	LOANS 17/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S			\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	2279										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2279										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2279										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	107										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	135										
120% OR MORE OF MSA/MD MEDIAN	2037										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	352										
FEMALE	295										
JOINT (MALE/FEMALE)	1632										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1638										
10-19% MINORITY	399										
20-49% MINORITY	242										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	107										
MIDDLE INCOME	1054										
UPPER INCOME	1118										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ #	
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1										
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	3	2		2					6.48	6.48	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3	2		2					6.48	6.48	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3	2		2					6.48	6.48	
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN		1		1					6.78	6.78	
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	2	1		1					6.18	6.18	
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	2	1		1					6.78	6.78	
JOINT (MALE/FEMALE)	2	1		1					6.18	6.18	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	2										
20-49% MINORITY	2	2		2					6.48	6.48	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2	2		2					6.48	6.48	
MIDDLE INCOME	2										
UPPER INCOME											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S
	\$000'S	\$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	48									
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	63	15		15					6.38	6.18
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	63	15		15					6.38	6.18
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	48									
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	63	15		15					6.38	6.18
OTHERS, INCLUDING HISPANIC	48									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	30									
50-79% OF MSA/MD MEDIAN		5		5					6.78	6.78
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	33	10		10					6.18	6.18
120% OR MORE OF MSA/MD MEDIAN	48									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	50	5		5					6.78	6.78
JOINT (MALE/FEMALE)	61	10		10					6.18	6.18
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	33									
20-49% MINORITY	78	15		15					6.38	6.18
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	50	15		15					6.38	6.18
MIDDLE INCOME	61									
UPPER INCOME										

DISCLOSURE TABLE 12-1: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL MANUFACTURED HOME-PURCHASE LOANS, FIRST LIEN, OWNER OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2008

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Borrower or Census Tract Characteristics	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	16					1	16				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	16					1	16				
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	16					1	16				
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	1	16					1	16				
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	16					1	16				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	1	16					1	16				

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	323	13	398	13	15	13	2
FHA	265		148		11		
VA	29		18				
FSA/RHS	35		1				
LOANS ORIGINATED							
CONVENTIONAL	289	11	347	10	13	6	
FHA	232		112		10		
VA	24		16				
FSA/RHS	32		1				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	4		12	2		3	
FHA	2		6		1		
VA			1				
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	8	2	11	1		4	2
FHA	16		14				
VA	1		1				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	19		27		2		
FHA	15		15				
VA	3						
FSA/RHS	3						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	3		1				
FHA			1				
VA	1						
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	9		NA	NA	NA	NA	NA
FHA	44		NA	NA	NA	NA	NA
VA	3		NA	NA	NA	NA	NA
FSA/RHS	4		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	273	2	345		13		
FHA	227		110		10		
VA	24		16				
FSA/RHS	32		1				

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	1						1
FHA			1				
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1						1
FHA			1				
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000'S	#	\$000'S	#	\$000'S
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN IND/ALASKA NATIVE			NA	NA	NA	NA
ASIAN			NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN	1	159	NA	NA	NA	NA
NAT HAWAIIAN/OTHER PACIFIC ISL			NA	NA	NA	NA
WHITE	7	898	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)	1	198	NA	NA	NA	NA
RACE NOT AVAILABLE 6/			NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO			NA	NA	NA	NA
NOT HISPANIC OR LATINO	9	1255	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)			NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/			NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	7	898	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	2	357	NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN			NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	6	757	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	1	141	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	1	159	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	1	198	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/			NA	NA	NA	NA
GENDER 19/						
MALE	1	159	NA	NA	NA	NA
FEMALE	4	567	NA	NA	NA	NA
JOINT (MALE/FEMALE)	4	529	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/			NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	3	434	NA	NA	NA	NA
10-19% MINORITY	3	388	NA	NA	NA	NA
20-49% MINORITY	3	433	NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME	2	173	NA	NA	NA	NA
MIDDLE INCOME	3	469	NA	NA	NA	NA
UPPER INCOME	4	613	NA	NA	NA	NA

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	254	11	326	10	13	4	NA
PRICING REPORTED	6		5			2	NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.17		3.64			6.48	NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.13		3.62			6.48	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	331	10	13	6	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/							NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA